

**IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO (COLUMBUS)**

IN RE:

CASE NO. 18-50102

Joshua C. Tanner

CHAPTER 13

Debtor.

JUDGE: Charles M. Caldwell

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**OBJECTION TO CHAPTER 13 PLAN**

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Bridgecrest Credit Company LLC, an affiliated company of DriveTime CarSales Company, LLC Acceptance Corp, ('Creditor'), by and through its undersigned counsel, hereby objects to confirmation of the Debtor's proposed Chapter 13 Plan (Doc. 6) (the Plan"). This Objection is hereby supported by the following memorandum.

**MEMORANDUM**

The Debtor proposes to pay Creditor based upon a secured value of \$18,000.00 with an interest rate of 5.00%. The vehicle in question is a 2008 Dodge Ram 1500 4WD V8- VIN-1D7HU18N98J189224 ("Vehicle"). The Debtor's bankruptcy was filed on January 9, 2018 and the vehicle was purchased on December 11, 2017; therefore the vehicle was purchased within 910 days of the filing of the petition. The Creditor request the secured value of the vehicle to be set at what was owed at the time of the filing, \$21,748.50 at 6.50% "Till" interest rate. (The current Wall Street Journal published prime interest rate of 4.50% plus a 2% risk factor). The proposed monthly distribution to the creditor is also insufficient.

The Chapter 13 Plan herein does not adequately protect the Creditor's interest in said vehicle and should be denied confirmation.

Respectfully Submitted,

/s/ Daniel A. Cox

Daniel A. Cox (007649)

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**CERTIFICATE OF SERVICE**

I certify that on January 17, 2018, a copy of the foregoing Objection of Plan was filed electronically. Notice of this filing will be sent to the following party/parties through the Court's ECF System. Party/parties may access this filing through the Court's system:

James E. Nobile, Debtor's Counsel, [lahennessy@ntlegal.com](mailto:lahennessy@ntlegal.com)

Frank M Pees, Trustee, [trustee@ch13.org.com](mailto:trustee@ch13.org.com)

United States Trustee, [Ustpreion09.cb.ecf@usdoj.gov](mailto:Ustpreion09.cb.ecf@usdoj.gov)

I further certify that on January 17, 2018, a copy of the foregoing Objection of Plan was mailed by first-class U.S. Mail, postage prepaid and properly addressed to the following:

Joshua C. Tanner; 4930 Dunlap Rd, Columbus, OH 43229

/s/ Daniel A. Cox

Daniel A. Cox (0076469)